Entered 08/31/16 12:40:05 Case 16-27955 Doc 1 Filed 08/31/16 Desc Main Document **P**age 1 of 73 Fill in this information to identify your case: United States Bankruptcy Court for the: District of: Illinois Case number (if known) Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Check if this is an Chapter 13 amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case —and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourse	art 1: Identify Yourself								
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):							
1. Your full name	Derek								
Write the name that is on	First name	First name							
your government-issued picture identification (for	Middle name	Middle name							
example, your driver's license or passport	Thompson Last name	Last name							
	Last name	Last Hame							
Bring your picture identification to your meeti with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)							
2. All other names you	I								
have used in the la	st First name	First name							
Include your married or	Middle name	Middle name							
maiden names.	Last name	Last name							
	First name	First name							
	Middle name	Middle name							
	Last name	Last name							
3. Only the last 4 digit of your Social	ts XXX - XX- <u>3261</u>	xxx - xx-							
Security number or	OR	OR							
federal Individual Taxpayer	9 xx - xx-	9 xx - xx-							
Identification number (ITIN)									

Doc 1 Filed 08/33/436 Entered 08/31/16/12:40:05 Desc Main Debtor 1 Page 2 of 73 Document Print **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 7825 S. Langley Number Street Number Street 60619 Chicago Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Derek Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16/16/2:40:05 Desc Main

Document Document Page 3 of 73 Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for □ No. bankruptcy within the last 8 years? Yes. District Northern District of Illinois When 11/21/2015 Case number 15-39764 MM / DD / YYYY District Northern District of Illinois When 2/15/2016 16-04652 Case number MM / DD / YYYY District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with MM / DD / YYYY you, or by a Debtor Relationship to you business partner, or District When Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12.

Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

✓ No. Go to line 12.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Derek Case 16-27955 Doc 1 Filed 08/84/446 Entered 08/31/16/12:40:05 Desc Main Page 4 of 73 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/831/166 Entered 08/831/166/162i/40:05 Desc Main

t Name Middle Nam

Documation Documation

Page 5 of 73

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one:

✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Doc 1 Filed 08/831/66 Entered 08/31/16 (12:40:05 Desc Main Page 6 of 73 Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Derek Thompson Signature of Debtor 2 Signature of Debtor 1 Executed on 8/31/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/831/66 Entered 08/31/66 (142:40:05 Desc Main Pirst Name Document Page 7 of 73

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jaime Torres		Date	8/31/2016	
Signature of Attorney for Debtor		Ī	MM / DD / YYY	Y
Jaime Torres				
Printed name				
Semrad Law Firm				
Firm name				
11101 S. Western Avenue				
Street				
Chicago	Illinois			60643
City	State			Zip Code
Contact phone 3122542096	i	Email	address	jtorres@semradlaw.com
Bar number		State		

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main

Fill in this information to identify your case:							
Debtor 1	Derek		Thompson				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filin	g) First Name	Middle Name	Last Name				
United States I	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number (If known)			(Claic)				

Check if this is ar
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for sunformation. Fill out all of your schedules first; then complete the information on this form. If you are filing amended our original forms, you must fill out a new Summary and check the box at the top of this page.	
Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$16,357.00
1c. Copy line 63, Total of all property on Schedule A/B	\$16,357.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$16,639.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$39,843.35
Your total liabilities	\$56,482.35
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,360.67
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22, Column A, of Schedule J	\$1,860.00

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/831/616 Entered 08/831/616 (il.2):40:05 Desc Main

Print Name Document Page 9 of 73

Par	t4: Answer These Questions for Administrative and Statistical Records								
6. Are you filing for bankruptcy under Chapters 7, 11, or 13?									
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
	✓ Yes.								
7. \	7. What kind of debt do you have?								
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159.								
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit							
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from C Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$1,694.00						
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:								
	From Part 4 on Schedule E/F, copy the following:	Total claim							
	9a. Domestic support obligations (Copy line 6a.)	\$0.00							
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00							
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00							
	9d. Student loans. (Copy line 6f.)	\$0.00							
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00							
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$0.00							
	9g. Total. Add lines 9a through 9f.	\$0.00							

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106A/B amended filing Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? **✓** No. Go to Part 2 Yes. Where is the property? What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.1 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. Other City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: If you own or have more than one, list here: What is the property? Check all that apply. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: 1.2 Single-family home Creditors Who Have Claims Secured by Property. Street address, if available, or other description Duplex or multi-unit building Current value of the Current value of the Condominium or cooperative entire property? portion you own? Manufactured or mobile home Number Street Describe the nature of your ownership Investment property interest (such as fee simple, tenancy by Timeshare the entireties, or a life estate), if known. City State Zip Code Check if this is community property Who has an interest in the property? Check one. (see instructions) Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another

property identification number:

Other information you wish to add about this item, such as local

		955 <u>Doc 1</u> Middle Name	Filed 08/831/66 Entered 08/31/61	6 ഷൂ 2;40: <u>05 Desc Main</u>
1.3 Stre	First Name eet address, if available, or o		Documes Mare Page 11 of 73 What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
Nui Cit <u>y</u>	mber Street / State	Zip Code	Land Investment property Timeshare Other Who has an interest in the property? Check one.	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Check if this is community property
			Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	(see instructions)
			Other information you wish to add about this item, property identification number:all of your entries from Part 1, including any entries re	for pages
Do you o you own th 3. Cars, va	nat someone else drives. If yo ans, trucks, tractors, sport ut o	equitable interest ou lease a vehicle, al	in any vehicles, whether they are registered or not? I so report it on Schedule G: Executory Contracts and Unex ycles	
Do you o you own th 3. Cars, va I No V	wn, lease, or have legal or nat someone else drives. If yo ans, trucks, tractors, sport ut o	equitable interest ou lease a vehicle, al	so report it on Schedule G: Executory Contracts and Unex	

Debtor 1	Derek Case 16-27955 Doc 1 First Name Middle Name	Filed 08/83/1/16 Entered 08/31/116	6∂∂4240: <u>05 Des</u>	c Main	
2.0		Document Page 12 of 73	De wet de doot ee eowed el	sins an averagione Dut	
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure		
	Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:		Crounters Tring Flavo Gla	e decarea by 1 reports.	
	···	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another	·		
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured cl	•	
	Model:	one.	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Year: Approximate mileage:	Debtor 1 only	Creditors with have Cla	ins secured by Property.	
	Approximate mileage.	Debtor 2 only	Current value of the	Current value of the	
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Make	Who has an interest in the property? Check	Do not deduct secured cl	•	
4.1	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured cl the amount of any secure	·	
	Year:	Debtor 1 only	•	ims Secured by Property.	
	Approximate mileage:	Debtor 2 only			
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?	
	Other information:		—————	—————	
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured cl	aims or exemptions. Put	
		one.	the amount of any secured claims on Schedule D:		
	Model:	one.	•		
	Year:	Debtor 1 only	•	d claims on Schedule D: ims Secured by Property.	
			Creditors Who Have Cla	ims Secured by Property.	
	Year:	Debtor 1 only	•		
	Year: Approximate mileage:	Debtor 1 only Debtor 2 only	Creditors Who Have Cla	ims Secured by Property. Current value of the	
	Year: Approximate mileage:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Cla	ims Secured by Property. Current value of the	
	Year: Approximate mileage: Other information: If the dollar value of the portion you own for a	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Cla Current value of the entire property? for pages	ims Secured by Property. Current value of the	

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/31/11/16 Desc Main
First Name Document Page 13 of 73

Desc Case 16-27955 Doc 1 Filed 08/31/11/16 Desc Main
Document Page 13 of 73

Describe Your Personal and Household Items

D	o you own or ha	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6	. Household goods	and furnishings	
	_	iances, furniture, linens, china, kitchenware	
П	No		
	Yes. Describe	Misc. Household Furniture	*
Ľ	Too. Boombo	Wise. Household Furniture	\$250.00
	. Electronics Examples: Televisions	and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music	
Ш	No		
✓	Yes. Describe	Misc. Electronics	\$150.00
8	. Collectibles of valu	Je	
	Examples: Antiques a	nd figurines; paintings, prints, or other artwork; books, pictures, or other art objects; n, or baseball card collections; other collections, memorabilia, collectibles	
V	No		
	Yes. Describe		
		orts and hobbies otographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes is; carpentry tools; musical instruments	
	No		
H			
Н	Yes. Describe		
	0. Firearms Examples: Pistols, rifle No	es, shotguns, ammunition, and related equipment	
	Yes. Describe		
	1. Clothes Examples: Everyday o	clothes, furs, leather coats, designer wear, shoes, accessories	
<u></u>	Yes. Describe	Used Clothing	\$250.00
Γ		-	ψ2.00.00
	2. Jewelry Examples: Everyday je gold, silve No	ewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, r	
片		Mars Issuels	
Y	res. Describe	Misc. Jewelry	\$50.00
	3. Non-farm animals Examples: Dogs, cats		
	No		
Ħ	Yes. Describe		
		ol and household items you did not already list including any backly side you did not already list.	
	No	al and household items you did not already list, including any health aids you did not list	
	Yes. Describe		
1	5. Add the dollar val	ue of all of your entries from Part 3, including any entries for pages you have attached	¢700.00
		number here	<u>\$700.00</u>

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/31/166 Entered 08/31/166 (1/2):40:05 Desc Main

irst Name Documet Name Page 14 of 73

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes \$40.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Bank of America \$17.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Debt	tor 1	Derek Case 16 First Name	<u>-27955</u>	Doc 1	Filed 08/81/616 Document	<u>Entered</u> 02/31/16/16 Page 15 of 73	:2:40: <u>05</u>	Desc Main
20.	Neg Non	otiable instruments in -negotiable instrumer	clude persona	al checks, cas you cannot tra	gotiable and non-negoti hiers' checks, promissory n nsfer to someone by signin	able instruments otes, and money orders.		
21.	Exar	irement or pension mples: Interests in IR No Yes. List each			03(b), thrift savings accour	nts, or other pension or profit-shar	ing plans	
		account separately.	401(k) or sin	nilar plan:				_
			Pension plan	ո:				_
			IRA:					_
			Retirement a	account:				_
			Keogh:					_
			Additional ad	count:				_
			Additional ad	count:				
22.	Your Exar com		eposits you ha	ave made so th	nat you may continue servic public utilities (electric, gas Institution name:	e or use from a company , water), telecommunications		_
		Yes	Electric:					_
			Gas:					
			Heating oil:					
			Security dep	osit on rental u	unit:			
			Prepaid rent	:				
			Telephone:					
			Water:					-
			Rented furni	ture:				-
			Other:					_
23.		uities (A contract for No Yes		yment of mone and description	ey to you, either for life or for	a number of years)		-
								_

Debt	or 1	Derek Ca First Name	ase 16	6-27955	Doc 1 Middle Name	Filed 08/84/6		<u>Entered</u> 08/31/16 Page 16 of 73	∂@1420: <u>05</u>	Desc Main
24.				t ion IRA, in a r 529A(b), and		a qualified ABLE pro	ogram,	, or under a qualified state	e tuition program.	
		No Yes	Institutio	n name and de	escription. Sep	arately file the records	of any	y interests.11 U.S.C. § 521(c	·):	-
25.		usts, equita ercisable fo			s in property	(other than anything	g listed	d in line 1), and rights or p	oowers	
		No Yes. Desc	ribe							
26.	Exa	amples: Inter				and other intellectua ds from royalties and l				
		No Yes. Desc	ribe							
27.				and other gen mits, exclusive			oldings	s, liquor licenses, profession	al licenses	
	✓	No Yes. Desc	ribe							
Mor	ney	or prope	erty ow	ed to you?	,					Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	_	refunds ov	ved to yo	ou						
		Yes. Give s		formation cluding whethe					Federal:	\$0.00
		you al	lready file	ed the returns ars					State:	\$0.00
00			-						Local:	\$0.00
29.	Exai			mp sum alimor	ny, spousal sup	oport, child support, ma	aintena	ance, divorce settlement, pro	perty settlement	
	씜	No Ves Gives	necific in	formation					Alimony:	\$0.00
		ies. Give s	pecilic iri	ioimation					Maintenance:	\$0.00
									Support:	\$0.00
									Divorce settlement:	\$0.00
									Property settlement	: \$0.00
30.		<i>mples:</i> Unpa	aid wages			nts, disability benefits, made to someone else		ay, vacation pay, workers' con	npensation,	
	✓	No								
		Yes. Descri	ibe							

Debt	tor 1	Derek Case 16 First Name	<u>6-27955</u>	Doc 1 Middle Name	Filed 08/31/16 Document	<u>Entered</u> 08/31/1/ Page 17 of 73	166/11/20140: <u>05</u>	esc Main
31.		rests in insurance particular in insurance particular in insurance properties		rance; health	savings account (HSA); cre	J	r's insurance	
		No Yes. Name the insur of each policy and lis			Company name:		Beneficiary:	Surrender or refund value:
32.	If you		of a living trust		meone who has died ceeds from a life insurance p	policy, or are currently entitle	d to receive	
33.	Exar				n have filed a lawsuit or made claims, or rights to sue	ade a demand for payme	nt	
34.	_	Yes. Describe	unliquidated	claims of o	very nature, including cou	untarclaims of the debtor	and rights	
34.	to s	et off claims No Yes. Describe	umquidated	Ciaiiis Oi ev	rely flature, including cou	intercialitis of the deptor	and rights	
35.	✓	financial assets yo No Yes. Describe	u did not alre	ady list				
36.			-		Part 4, including any entri			\$57.00
Part	5:	Describe Any B	usiness-Re	elated Pro	pperty You Own or Ha	ive an Interest In. Li	st any real estate ii	n Part 1.
37.	Do y	ou own or have an	y legal or equ	uitable intere	est in any business-relate	d property?		
		No. Go to Part 6. Yes. Go to line 38.						Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commissions	s you alread	y earned			
39.	Exar	ce equipment, furn nples: Business-rela No Yes. Describe			odems, printers, copiers, fax	k machines, rugs, telephone	es, desks, chairs, electron	c devices

	tor 1 Derek Case 1 First Name		Doc 1 Middle Name	Filed 08/81/166 Document	Entered 08/31/11 Page 18 of 73	£6@1&2₩40: <u>05</u> D	esc Main
40.	Machinery, fixtures, eq	juipment, sup	plies you use	e in business, and tools	of your trade		
	✓ No						
	Yes. Describe						
41.	Inventory						
	✓ No						
	Yes. Describe						
42.	Interests in partnersh	ips or joint ve	entures				1
	✓ No						
	Yes. Give specific		N	lame of entity:		% of ownership:	
	information about		_				
	them						
			-				_
43. C	Customer lists, mailing	lists, or other	_ r compilation	s			
	✓ No	,					
		clude personal	llv identifiable i	nformation (as defined in 1	1 U.S.C. & 101(41A))?		
		0.000 p 0.00.10.	.,				
	∐ No						
	Yes. Descri	ribe					
44.	Any business-related p	property you o	did not alread	y list			
	✓ No						
	Yes. Give specific		_				
	information		_				
			_				
			_				
			_				
			_				
		•			for pages you have attach		
Part	6: Describe Any F	Farm- and (n interest in farr	Commercia nland, list it in I	II Fishing-Related P	roperty You Own or H	lave an Interest In	
46.	Do you own or have a	ny legal or eq	uitable intere	est in any farm- or comm	ercial fishing-related prop	erty?	
	No. Go to Part 7.			-			Current value of the
	Yes. Go to line 47.						portion you own? Do not deduct secured
							claims
	_						or exemptions
47.	Farm animals Examples: Livestock, po	ultry farm-rais	ed fish				
		any, raini-raise	JG 11011				
	✓ No						1
	Yes. Describe						

Deb	tor 1 Der	rek Case 16 t Name	-27955	Doc 1	Filed 08/81/616 Document	Entered 08/ Page 19 of 7	/31/116/112:40: <u>05</u> 3	Desc I	<u>Main</u>
48.	Crops-	either growing o	r harvested		Document	1 age 13 01 7			
	✓ No								
	Yes	. Describe							
49.	Farm a	ــ nd fishing equip	ment, imple	ments, mach	inery, fixtures, and too	s of trade			
	✓ No								
	Yes	s. Describe							
50.	Farm a	nd fishing suppl	ies, chemica	als, and feed					
	✓ No								
	Yes	s. Describe							
51.	Any far	m- and commerc	cial fishing-r	elated proper	ty you did not already	ist			
	✓ No								
	Yes	. Describe							
E2 A	al al 4la a al	الم ومراوير والم	of	iaa fuama Daut	6, including any entrie	o for nome way have	attached		
					o, including any entrie			-	
Part					ave an Interest in T	hat You Did Not	List Above		
53.		have other prop es: Season tickets,			ot already list?				
	✓ No								
		. Give specific						-	
	info	rmation							
54 A	dd the d	ollar value of all	of your entr	ies from Part	7. Write that number he	are.			
J. A	aa iiic a	onal value of an	or your critic	ico iroini i art	7. Wite that named in	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
Part	8: Lis	t the Totals o	f Each Pa	rt of this F	orm				
55. i	Part 1: To	otal real estate, li	ne 2						
56. r	oart 2 tot	al vehicles, line	5		\$15600	00			
		tal personal and		items. line 15	•				
		tal financial asse		,	\$700.00	<u>'</u>			
		otal business-rel		ty, line 45	\$57.00				
		otal farm- and fis			 ne 52				
		otal other proper	_						
		sonal property. A					1	Γ	040055
JZ. 1	. 3ta. poi	Janus proporty. F	100 00 1	ວຜູ້ຕາ ປາ	\$16357	00	Copy personal property to	otal ▶	+ \$16357.00
					-		_	Ī	\$16357.00
63. T	otal of al	I property on Sc	hedule A/B.	Add line 55 +	line 62				ψ10007.00

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 106C amended filing Schedule C: The Property You Claim as Exempt 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known). For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount. Part 1: Identify the Property You Claim as Exempt Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you. You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3) You are claiming federal exemptions. 11 U.S.C. § 522(b)(2) For any property you list on Schedule A/B that you claim as exempt, fill in the information below. Amount of the exemption you claim Brief description of the property and line Current value of Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B 735 ILCS 5/12-1001(c); 735 ILCS Lexus, GS 350, 2008, Brief \$15.600.00 5/12-1001(b) description: 2008 Lexus GS 350 Line from 100% of fair market value, up to any Schedule A/B: 03 applicable statutory limit 735 ILCS 5/12-1001(b) Brief \$17.00 description: Bank of America \$17.00 Line from 100% of fair market value, up to any Schedule A/B: 17 applicable statutory limit Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No Yes

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

Debtor 1 Derek Case 16-27955
First Name Doc 1 Filed 08/84/46 Entered 08/31/46/42:40:05 Desc Main Document Page 21 of 73 Part 2: Additional Page

•	on of the property and line	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	Misc. Household Furniture 06	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Used Clothing	\$250.00	\$250.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Line from Schedule A/B:	Misc. Electronics	\$150.00	\$150.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Misc. Jewelry	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	Cash on Hand	\$40.00	\$40.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106D amended filing Schedule D: Creditors Who Have Claims Secured by Property Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known). Do any creditors have claims secured by your property? No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. List All Secured Claims List all secured claims. If a creditor has more than one secured claim, list the creditor separately for Column B Column C Column A each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports portion value of collateral. this claim If any TOYOTA MOTOR CREDIT \$16,639.00 \$15,600.00 \$1,039.00 Describe the property that secures the claim: Creditor's Name 1111 W 22ND ST STE 420 2008 Lexus GS 350 Number As of the date you file, the claim is: Check all that apply. Contingent OAK Unliquidated **BROOK** Illinois 60523 State ZIP Code Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. Debtor 1 only An agreement you made (such as mortgage or Debtor 2 only secured car loan) Debtor 1 and Debtor 2 only Statutory lien (such as tax lien, mechanic's lien) At least one of the debtors and Judgment lien from a lawsuit Check if this claim relates to a community debt Other (including a right to offset) Date debt was incurred 4/1/2012 0001 Last 4 digits of account

here:

\$16,639.00

Add the dollar value of your entries in Column A on this page. Write that number

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: District of Illinois Northern (State) Case number (If known) Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims 12/15 Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts or Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. Yes. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.) **Total Priority** Nonpriority claim amount amount

Doc 1 Debtor 1 Page 24 of 73 Documetht me List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 Capital One \$887.00 Last 4 digits of account number 1308 Nonpriority Creditor's Name Po Box 30281 When was the debt incurred? 3/1/2003 Street Number As of the date you file, the claim is: Check all that apply. Contingent Utah 84130 Salt Lake Cty Unliquidated Zip Code Citv Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt CreditCard Other. Specify_ Is the claim subject to offset? **V** No Yes **CHASE** \$299.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 15298 When was the debt incurred? 1/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilmington 19850 Delaware Unliquidated Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ CreditCard Is the claim subject to offset? **✓** No City of Chicago - Dept of Finance - Water Division \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 333 S. State St. #410 When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60604 Unliquidated City Zip Code State Who incurred the debt? Check one. ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans

✓ No Yes

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

At least one of the debtors and another

Check if this claim relates to a community debt

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

Other. Specify Water Bill for 7825 S. Langley

you did not report as priority claims

Filed 08/81/16 Entered 08/31/16/12:40:05 Desc Main Document Page 25 of 73 Debtor 1 Derek Case 16-27955
First Name Doc 1

	Part 2:	Your NONPRIORITY	Unsecured	Claims -	Continuation	Page
--	---------	------------------	-----------	----------	--------------	------

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim	
4.4	City of Chicago Department of Finance Nonpriority Creditor's Name 333 South State Street Suite 330 Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent	\$572.65	
	Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Administrative Judgment for Ordinance Other. Specify Violation		
4.5	City of Chicago Parking Nonpriority Creditor's Name 121 N. LaSalle St # 107A Number Street Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	When was the debt incurred?	\$150.00	
4.6	Cook County Treasurer Nonpriority Creditor's Name 118 N. Clark St. Room 112 Number Street Chicago Illinois 60602 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Last 4 digits of account number When was the debt incurred?	\$0.00	

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/831/66 Entered 08/31/16/12:40:05 Desc Main

irst Name Middle Name

Name Documentame

Page 26 of 73

Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.7 DSNB MACYS \$804.00 Last 4 digits of account number 4050 Nonpriority Creditor's Name 9111 Duke Blvd When was the debt incurred? 6/1/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent Ohio Mason Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes **EASY ACCEPT** \$7,468.00 Last 4 digits of account number Nonpriority Creditor's Name 3632 N Cicero Ave When was the debt incurred? 3/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60641 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt 2005 Dodge Grand Caravan Is the claim subject to offset? Other. Specify **V** No Yes FIRST SVG CC \$1,359.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 5019 When was the debt incurred? 7/1/2006 Street Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls South Dakota 57117 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify CreditCard **✓** No

Yes

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/831/66 Entered 08/31/16/12:40:05 Desc Main

First Name Middle Name

Documether I

Page 27 of 73

Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **FST PREMIER** \$558.00 Last 4 digits of account number 9918 Nonpriority Creditor's Name 3820 N LOUISE AVE When was the debt incurred? 6/1/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57107 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify CreditCard **✓** No Yes 4.11 **FST PREMIER** \$412.00 Last 4 digits of account number 5900 Nonpriority Creditor's Name 3820 N LÓUISE AVE 4/1/2009 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 57107 SIOUX FALLS South Dakota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt CreditCard Other. Specify Is the claim subject to offset? **✓** No ☐ Yes 4.12 Jackson Park Hospital \$400.00 Last 4 digits of account number Nonpriority Creditor's Name 7531 S. Stony Island Ave When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60649 State Zip Code City Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce Debtor 1 and Debtor 2 only that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ Hospital Bill Is the claim subject to offset? **✓** No

Yes

Derek Case 16-27955 Doc 1 Filed 08/31/416 Entered 08/31/416 /42:40:05 Desc Main Debtor 1

Docum่ซีที่เ^{me} Page 28 of 73

Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 MERRICK BANK \$1,121.83 Last 4 digits of account number Nonpriority Creditor's Name PO Box 660702 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent **Dallas** Texas 75266 Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Credit Card **✓** No Yes 4.14 NATIONSTAR MORTGAGE LL \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 350 HIGHLAND DR 6/1/2010 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent **LEWISVILLE** Texas 75067 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Mortgage for 7825 S. Langley Is the claim subject to offset? **✓** No ☐ Yes NORDSTM/TD 4.15 \$2,298.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6565 When was the debt incurred? 12/1/2011 Street Number As of the date you file, the claim is: Check all that apply. Contingent 80155 **Englewood** Colorado Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ CreditCard Is the claim subject to offset?

✓ No Yes

Derek Case 16-27955 Doc 1 Filed 08/31/416 Entered 08/31/416 /42:40:05 Desc Main Debtor 1

Document Page 29 of 73

Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Portfolio Recovery Associates, LLC \$1,086.16 Last 4 digits of account number Nonpriority Creditor's Name c/o Laura White CCO When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>Norfilk</u> Virginia 23502 Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Credit Card **✓** No Yes Quantum3 Group LLC \$2,909.71 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 788 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 98083 Kirkland Washington Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Money Loaned Is the claim subject to offset? **✓** No ☐ Yes SYNCB/WALMAR 4.18 \$820.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965024 When was the debt incurred? 8/1/2010 Street Number As of the date you file, the claim is: Check all that apply. Contingent **EL PASO** 79998 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify_ CreditCard Is the claim subject to offset?

✓ No Yes

Doc 1 Filed 08/31/416 Entered 08/31/416 /42:40:05 Desc Main Debtor 1

Page 30 of 73 Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 TARGET/TD \$798.00 Last 4 digits of account number 7301 Nonpriority Creditor's Name 1000 Nicollet Mall When was the debt incurred? 11/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent Minneapolis Minnesota 55403 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify CreditCard **✓** No Yes US Department of Housing & Development \$14,000.00 Last 4 digits of account number Nonpriority Creditor's Name 451 7th Street SW When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Washington District of 20410 Columbia Disputed City Zip Code State Type of NONPRIORITY unsecured claim: Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debts to pension or profit-sharing plans, and other similar debts At least one of the debtors and another Other. Specify Claim filed by Creditor in Prior BK's Check if this claim relates to a community debt Is the claim subject to offset? **✓** No Yes 4.21 Village of Rolling Meadows \$3,900.00 Last 4 digits of account number Nonpriority Creditor's Name 3600 Kirchoff Rd When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Rolling Meadows Illinois 60008 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims

✓ No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

Debts to pension or profit-sharing plans, and other similar debts

Court Costs

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/831/0166 Entered 08/831/016/012:40:05 Desc Main
First Name Middle Name Document Page 31 of 73

Part 3: List Others to Be Notified About a Debt That You Already Listed

collection agency is trying to collect from you for a debt y			t your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you bts in Parts 1 or 2, do not fill out or submit this page.			
Cook County Cle	erk's Office		On which entry in Part 1 or Part 2 did you list the original creditor?			
69 W. Washingto	69 W. Washington, Suite 500		Line 4.6 of (Check one): Part 1: Creditors with Priority Unsecured Claims			
Number Stre	eet		Part 2: Creditors with Nonpriority Unsecured Claims			
Chicago Citv	Illinois State	60602 Zip Code	Last 4 digits of account number			

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/831/166 Entered 08/831/166 (1/2):40:05 Desc Main

irst Name

amount here.

6j. Total. Add lines 6f through 6i.

Middle Name

Documethime

Page 32 of 73

\$39,843.35

6j.

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00 6d. Other. Add all other priority unsecured claims. Write that \$0.00 amount here. 6e. Total. Add lines 6a through 6d. \$0.00 **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 6g. Obligations arising out of a separation agreement or divorce 6g. that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h. 6i. Other. Add all other nonpriority unsecured claims. Write that 6i.

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern United States Bankruptcy Court for the: District of Illinois (State) Case number (If known) Check if this is an Official Form 106G amended filing Schedule G: Executory Contracts and Unexpired Leases Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known). 1. Do you have any executory contracts or unexpired leases? No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B). 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

State what the contract or lease is for

Person or company with whom you have the contract or lease

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) □ No Yes Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? _____Fill in the name and current address of that person. Yes. In which community state or territory did you live? ____ Name of your spouse, former spouse, or legal equivalent Number Street Citv State Zip Code In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. Column 1: Your codebtor Column 2: The creditor to whom you owe the debt Check all schedules that apply:

Official Form 106H Schedule H: Your Codebtors page 1

Zip Code

Schedule D, line

Schedule E/F, line

Schedule G, line

Ervin, Melissa

Street

State

Name

Number

Citv

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson First Name Middle Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name An amended filing Middle Name Last Name A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number MM / DD / YYYY (If known) Official Form 106I Schedule I: Your Income 12/15 Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Employment **Debtor 1** Debtor 2 1. Fill in your employment information. **Employment status** ✓ Employed Employed If you have more than one Not Employed Not Employed job, attach a separate page with Occupation Driver information about additional employers. Shaquela's Tiny Tots Home Daycare Employer's name Include part time, seasonal, **Employer's address** 1142 W 107th PI Number Street Number Street self-employed work. Occupation may include student or homemaker, if it applies. Illinois 60643 Chicago Zip Code Zip Code City State How long employed there? Part 2: **Give Details About Monthly Income** Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated. If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form. For Debtor 2 or For Debtor 1 non-filing spouse

3.

\$2,600.00

+ \$0.00

\$2,600.00

2. List monthly gross wages, salary, and commissions (before all payroll

3. Estimate and list monthly overtime pay.

Calculate gross income. Add line 2 + line 3.

deductions.) If not paid monthly, calculate what the monthly wage would be.

Entered 08431416 12:40:05 Debtor 1 Derek Case 16-27955 Doc 1 <u>Filed 08#3a1/6a6</u> First Name Middle Name Documentame Page 36 of 73 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here \$2,600.00 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$433.33 5b. Mandatory contributions for retirement plans 5b. \$0.00 5c. Voluntary contributions for retirement plans 5c \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. \$0.00 5e. Insurance 5f. Domestic support obligations 5f. \$0.00 5g. 5a. Union dues \$0.00 5h. Other deductions. Specify: 5h. \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. \$433.33 6. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$2,166.67 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. \$0.00 8b. Interest and dividends 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce \$0.00 80 settlement, and property settlement. 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies \$194.00 Specify: Food Assistance Programs Income 8f. 8g. Pension or retirement income 8g. \$0.00 8h. Other monthly income. Specify: 8h. \$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. \$194.00 9. 10. Calculate monthly income. Add line 7 + line 9. 10. \$2,360.67 \$2,360.67 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. \$0.00 11. + 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies \$2,360,67 Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? No. Yes. Explain:

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson Middle Name First Name Last Name Check if this is: Debtor 2 (Spouse, if filing) First Name Middle Name Last Name An amended filing A supplement showing post-petition chapter 13 United States Bankruptcy Court for the: Northern District of Illinois expenses as of the following date: (State) Case number (If known) MM / DD / YYYY Official Form 106J Schedule J: Your Expenses 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Your Household 1. Is this a joint case? ✓ No. Go to line 2 Yes. Does Debtor 2 live in a separate household? No Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2. 2. Do you have dependents? Do not list Debtor 1 and Yes. Fill out this information for Dependent's relationship to Dependent's Does dependent live Debtor 2. each dependent Debtor 1 or Debtor 2 with you? age 3. Do your expenses include **✓** No expenses of people other ☐ Yes yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of Your expenses such assistance and have included it on Schedule I: Your Income (Official Form B 106I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and \$0.00 any rent for the ground or lot. 4. 4. If not included in line 4: 4a. Real estate taxes \$0.00 4a 4b. Property, homeowner's, or renter's insurance \$0.00 4b. 4c. Home maintenance, repair, and upkeep expenses \$0.00 4c.

4d

\$0.00

4d. Homeowner's association or condominium dues

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/331/16 Entered 08/31/16 112:40:05 Desc Main

Document Page 38 of 73 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$250.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$125.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$350.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$125.00 9. 10. Personal care products and services \$125.00 10. 11. Medical and dental expenses \$0.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$251.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$134.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: Anticipated Monthly Rent - Debtor to move shortly after case filing \$500.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Derek Case 16-27955 First Name	Doc 1	Filed 08/84/0166	Entered 08/31/16 /1/2:4	0: <u>05 Desc M</u>	<u>lain</u>
21. Other.		Wildle Harrie	Document de la	Page 39 of 73	21	\$0.00
21.04.101.					21	
22. Calcu	late your monthly expenses.					\$1,860.00
22a. A	dd lines 4 through 21.					\$0.00
22b. C	copy line 22 (monthly expenses fo	r Debtor 2), if ar	ny, from Official Form 106J	-2		\$1,860.00
22c. A	dd line 22a and 22b. The result is	your monthly e	xpenses.		22.	
23. Calcul	ate your monthly net income.				-	
23a. C	copy line 12 (your combined mont	hly income) fron	n Schedule I.		23a	\$2,360.67
23b. C	opy your monthly expenses from l	ine 22 above.			23b	\$1,860.00
	ubtract your monthly expenses fro The result is your monthly net inco	, ,	income.		23c	\$500.67
24. Do yo	ou expect an increase or decre	ase in your ex	penses within the year af	ter you file this form?		
	xample, do you expect to finish pa gage payment to increase or deci					
✓ N	lo					
	es					
	Explain here:					

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Northern District of Illinois United States Bankruptcy Court for the: (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? **✓** No Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature of Debtor 2

MM/DD/YYYY

✗ /s/ Derek Thompson

Date 8/31/2016

Signature of Debtor 1

MM/DD/YYYY

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Fill in this information to identify your case: Debtor 1 Derek Thompson First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an Official Form 107 amended filing Statement of Financial Affairs for Individuals Filing for Bankruptcy 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before What is your current marital status? Married ✓ Not married During the last 3 years, have you lived anywhere other than where you live now? **✓** No Yes. List all of the places you lived in the last 3 years. Do not include where you live now. **Dates Debtor 1 lived** Debtor 1: Debtor 2: **Dates Debtor 2 lived** there there Same as Debtor 1 Same as Debtor 1 From ____ Number Street Number Street City City State Zip Code State Zip Code Same as Debtor 1 Same as Debtor 1 From Number Street Number Street To City State Zip Code City State Zip Code 3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).

Did you have any income from employm Fill in the total amount of income you receive activities. If you are filing a joint case and you No Yes. Fill in the details.	ed from all jobs and all busine	esses, including part-time		ars?
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$7000.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business	\$47000.00	Wages, commissions, bonuses, tips Operating a business	

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No	
	_

Yes. Fill in the details.

Yes. Fill in the details.				
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	Est. YTD LINK	\$1,552.00		
For last calendar year: (January 1 to December 31,	Est. IL Department of HUD Est. LINK	\$7,800.00 \$0.00		
1111	Est. Unemployment Compensation	\$6,000.00		
For the calendar year before that: (January 1 to December 31, 2014)	Est. IL Department of HUD	\$7,800.00		
(Varidary 1 to December 31, 2014) YYYY	Est. Unemployment Compensation	\$6,000.00		

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/81/66 Entered 08/31/16 (Ac2):40:05 Desc Main Document Page 43 of 73

Par	13: List Certain	n Payment	s You Made Be	efore You Filed for B	Bankruptcy			
6.	Are either Debtor	1's or Debtor	r 2's debts primari	ly consumer debts?				
			Debtor 2 has prim	•	onsumer debts are defined ir	n 11 U.S.C. § 101(8) as "incurr	ed by an individual primarily	
	During the	e 90 days befo	ore you filed for bank	kruptcy, did you pay any cre	ditor a total of \$6,425* or mor	e?		
	∏ No. 0	So to line 7.						
	Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.							
	* Subject t	to adjustment	on 4/01/19 and eve	ry 3 years after that for case	es filed on or after the date of	adjustment.		
	Yes. Debtor 1	or Debtor 2	or both have prim	narily consumer debts.				
	During the	e 90 days befo	ore you filed for bank	kruptcy, did you pay any cre	ditor a total of \$600 or more?			
	✓ No. 0	Go to line 7.						
	Yes	that creditor.	. Do not include pay		more and the total amount you t obligations, such as child so s bankruptcy case.			
				Dates of payment	Total amount paid	Amount you still owe	Was this payment for	
	Creditor's Nar	ne					Mortgage	
	Number Stree	et .					Car Credit card	
							Loan repayment	
	0"						Suppliers or	
	City	State	Zip Code				vendors Other	
	One dite de Neu				-		Mortgage	
	Creditor's Nar	ne					Car	
	Number Stree	et					Credit card	
			<u> </u>				Loan repayment	
	City	State	Zip Code				Suppliers or vendors	
							Other	
	Creditor's Nar	ne					Mortgage	
	Number Stree	et .					Car Credit card	
		·•					Loan repayment	
							Suppliers or	
	City	State	Zip Code				vendors Other	
							U Otner	

Doc 1 <u>Filed 08/81/416 Entered </u>08/831/416 /142:40:05 <u>Desc Main</u> Debtor 1 Document Page 44 of 73 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Amount you still Reason for this payment Total amount payment paid owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount Amount you still Reason for this payment payment paid owe Include creditor's name Insider's Name Number Street Zip Code City State Insider's Name Number Street City State Zip Code

Debtor 1 Derek Case 16-27955
First Name Filed 08/81/416 Entered 08/31/416 (1/2:40:05 Desc Main Doc 1

Document Page 45 of 73

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

No Yes. Fill in the details.					
	Nature of the	case Court or a	agency		Status of the case
Case title Nationstar Mortgage v. Derek Thompson Case number 2015-CH-06347	Foreclosure	Court Nan	Vashington Stre	et	Pending On appeal Concluded
Case title TD Bank USA NA v. Derek Thompson Case number 2015-M1-126080	Contract	Cook Cou Court Nan	nty Circuit Cou ne Vashington Stre	rt	Pending On appeal Concluded
		City	State	Zip Code	
No. Go to line 11.✓ Yes. Fill in the information below.	Descr	ribe the property		Date	Value of the
Yes. Fill in the information below. TOYOTA MOTOR CREDIT		ribe the property _exus GS 350		Date 08/18/20	property
Yes. Fill in the information below.	2008 L	Lexus GS 350			property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420	2008 L				property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name	2008 L Expla	Lexus GS 350 in what happened troperty was repossessed.			property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420 Number Street	2008 L Expla	Lexus GS 350 in what happened roperty was repossessed. roperty was foreclosed.			property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420 Number Street OAK BROOK Illinois 605	2008 L Expla P P P P P P P P P	Lexus GS 350 In what happened Property was repossessed. Property was foreclosed. Property was garnished.	or levied		property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420 Number Street OAK BROOK Illinois 605	2008 L Expla V P P P P P P P P P P P P P P P P P P	Lexus GS 350 in what happened roperty was repossessed. roperty was foreclosed.	or levied.		property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420 Number Street OAK BROOK Illinois 605	Expla Expla P P P P P Description	Lexus GS 350 In what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or		08/18/20	property 16 \$0 Value of the property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420 Number Street OAK BROOK Illinois 605 City State Zip 0	Expla Expla P P P P P P P P P	Lexus GS 350 In what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or ribe the property		08/18/20 Date	property \$0 Value of the property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420 Number Street OAK BROOK Illinois 608 City State Zip 0 NATIONSTAR MORTGAGE LL Creditor's Name 350 HIGHLAND DR	Expla Z008 L Expla Y P P	Lexus GS 350 In what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or ribe the property Property Home at 7825 S. Lang		08/18/20 Date	property \$0 Value of the property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420 Number Street OAK BROOK Illinois 608 City State Zip 0 NATIONSTAR MORTGAGE LL Creditor's Name 350 HIGHLAND DR	Expla 2008 L Expla Y P P P P Description Single Expla	Lexus GS 350 In what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or ribe the property Pamily Home at 7825 S. Lang In what happened		08/18/20 Date	property \$0 Value of the property
Yes. Fill in the information below. TOYOTA MOTOR CREDIT Creditor's Name 1111 W 22ND ST STE 420 Number Street OAK BROOK Illinois 608 City State Zip 0 NATIONSTAR MORTGAGE LL Creditor's Name 350 HIGHLAND DR Number Street	Expla Single	Lexus GS 350 Inin what happened Property was repossessed. Property was foreclosed. Property was garnished. Property was attached, seized, or ribe the property Parmily Home at 7825 S. Languin what happened Property was repossessed.	gley, Chicago	08/18/20 Date	property \$0 Value of the property

Deb	tor 1		ed 08/31/116 Entered 08/31/116/112:4	0: <u>05 Desc</u>	<u>Main</u>
11.			ocument Page 46 of 73 or creditor, including a bank or financial institution, set	off any amounts f	rom your
		No Yes. Fill in the details.	eu a ueur:		
			Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name			
		Number Street	Last 4 digits of account number: XXXX-		
		City State Zip Code			
12.		nin 1 year before you filed for bankruptcy, was any eiver, a custodian, or another official?	of your property in the possession of an assignee for	the benefit of cred	itors, a court-appointed
	☑	No Yes			
Part	5:	List Certain Gifts and Contributions			
13.	Wi	No	u give any gifts with a total value of more than \$600 թն	er person?	
		Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			
		Person to Whom You Gave the Gift			
		Number Street			
		City State Zip Code Person's relationship to you			

	First Name Middle Name	Document Page 47 of 73		
14. V	Vithin 2 years before you filed for bankruptcy, did y	ou give any gifts or contributions with a total value of m	ore than \$600 to a	any charity?
Ŀ				
L	Yes. Fill in the details for each gift or contribution.	B "		
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
	Charity's Name	-		
	Number Street	- -		
	City State Zip Code	-		
Part 6:	.			
		e you filed for bankruptcy, did you lose anything becaus	se of theft, fire, oth	ner disaster, or
ga	ambling?			
¥	No Yes. Fill in the details.			
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
	10.11 1110 1000 000011100	Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B:</i> Property.	1000	100.
Ind	clude any attorneys, bankruptcy petition preparers, or col No Yes. Fill in the details.	redit counseling agencies for services required in your bankru	ptcy.	
	-	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
	The Semrad Law Firm, LLC	Attorney's Fee - 500.00	8/31/2016	\$500.00
	Person Who Was Paid		0/01/2010	φοσοίσο
	303 Perimeter Center North	_		
	Number Street			
	Suite 201	_		
	Atlanta Georgia 30346			
	City State Zip Code	-		
	Email or website address			
	Person Who Made the Payment, if Not You			
	Person Who Was Paid	-		
	Number Street	-		
	City State Zip Code	-		
	Email or website address	-		
	Doroon Who Made the Dorone of This M	-		
	Person Who Made the Payment, if Not You			

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/18/16/16 Entered 08/31/16/12:40:05 Desc Main

Deb	tor 1	Derek Case 16-27955 First Name	Doc 1 File	ed 08/81/66 ocument	Entered 08/31 Page 48 of 73	LM16/A2i4(): <u>05 Desc</u>	<u>Main</u>	
17.	you Do n	nin 1 year before you filed for ba deal with your creditors or to ma ot include any payment or transfer to No	ake payments to yo	our creditors?	ing on your behalf pay o	or transfer any	property to anyo	ne who p	oromised to help
	H	Yes. Fill in the details.							
	_			Description and	d value of any property	transferred	Date payment or transfer was made	Amour	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	ordi: Inclu	nin 2 years before you filed for be nary course of your business or de both outright transfers and transfers that you have already listed on No Yes. Fill in the details.	financial affairs? sfers made as secu					-	
				Description and property transfe		Describe any received or cexchange	property or paym lebts paid in	ents	Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.		nin 10 years before you filed for se are often called asset-protection		u transfer any pro	perty to a self-settled tru	ust or similar o	device of which yo	ou are a b	beneficiary?
	✓	No Yes. Fill in the details.							
				Description ar	nd value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/13/14/16 Entered 08/31/416 11/2:40:05 Desc Main

	First Name	Middle Name	Documetht me	Page 49 of 73	
Part 8:	List Certain Financial Ac	counts, Instru	ıments, Safe Dep	osit Boxes, and Storage Units	

	or tr	ansferred? Ide checking, sav	ings, money ma		e any financial accounts or instr incial accounts; certificates of depos ons.	-	-	
		No	ata ila					
	N	Yes. Fill in the de	etalis.		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Bank of America Person Who Wa P.O. Box 25118 Number Street	as Paid		- XXXX-3261 - -	☐ Checking ☑ Savings ☐ Money market ☐ Brokerage ☐ Other	03/01/2016	\$ 17.00
		Tampa City	Florida State	33622 Zip Code	_			
		Bank of America Person Who Wa P.O. Box 25118 Number Street	as Paid		– XXXX-3261 –	Checking Savings Money market Brokerage	03/01/2016	\$ 0.00
		Tampa	Florida	33622		Other		
		City	State	Zip Code	=			
	valu	ables? No Yes. Fill in the de						
			etails.		Who else had access to it?	Describe the co	ontents	Do you still have it?
		Name of Finance			Who else had access to it?	Describe the co	ontents	
		Name of Finance	cial Institution			Describe the co	ontents	have it?
			cial Institution		Name Number Street	Describe the co	ontents	have it?
			cial Institution	Zip Code	Name Number Street		ontents	have it?
22.	Have	Number Street City	cial Institution		Name Number Street	ip Code		have it?
22.	_	Number Street City	State		Name Number Street City State Z	ip Code		have it?
22.	_	Number Street City e you stored pro	State		Name Number Street City State Z	ip Code	ruptcy?	have it?
22.	_	Number Street City e you stored pro	State pperty in a stoetails.		Name Number Street City State Z se other than your home within 1	ip Code year before you filed for bank	ruptcy?	have it? No Yes Do you still
22.	_	Number Street City e you stored pro No Yes. Fill in the de	State pperty in a stoetails.		Name Number Street City State Z te other than your home within 1 Who else had access to it?	ip Code year before you filed for bank	ruptcy?	have it? No Yes Do you still have it?
22.	_	Number Street City e you stored pro No Yes. Fill in the de	State pperty in a stoetails.		Name Number Street City State Z te other than your home within 1 Who else had access to it? Name Number Street	ip Code year before you filed for bank	ruptcy?	have it? No Yes Do you still have it?

Debtor 1	First Name Middle Name	Filed 08/81/16 Entered 08/3 Document Page 50 of 73		<u> </u>
Part 9:	Identify Property You Hold or Contro			
23. Do	you hold or control any property that someor	e else owns? Include any property you borro	owed from, are storing for, or hold in tru	st for someone.
	Yes. Fill in the details.			
		Where is the property?	Describe the contents	Value
	Owner's Name	Number Street		
	Number Street			
		City State Zip Code		
	City State Zip Code	Only State Zip Gode		
Part 10:	.	nformation		
	purpose of Part 10, the following definitions apply:			
	Environmental law means any federal, state, or loca	al statute or regulation concerning pollution, contain	mination, releases of	
	hazardous or toxic substances, wastes, or material including statutes or regulations controlling the clea	into the air, land, soil, surface water, groundwater,		
-	Site means any location, facility, or property as defin or used to own, operate, or utilize it, including dispo	ed under any environmental law, whether you now	own, operate, or utilize it	
	Hazardous material means anything an environmer		substance,	
	toxic substance, hazardous material, pollutant, conf		,	
Report	all notices, releases, and proceedings that you know	w about, regardless of when they occurred.		
24. Ha	s any governmental unit notified you that you	may be liable or potentially liable under or in	violation of an environmental law?	
✓	No			
L	Yes. Fill in the details.	Governmental unit	Environmental law, if you know it	Date of
				notice
	Name of site	Governmental unit		
	Number Street	Number Street		
		City State Zip Code		
	City State Zip Code			
25. Ha	ve you notified any governmental unit of any r	elease of hazardous material?		
√	No			
	Yes. Fill in the details.			
		Governmental unit	Environmental law, if you know it	Date of notice
	Name of site	Governmental unit		
	Number Street	Number Street		
	· · · · · · · · · · · · · · · · · · ·			
		City State Zip Code		
	City State Zip Code			

Debtor	1	Derek Case 16 First Name	<u>-27955</u>	Doc 1 Middle Name	Filed 08/81/16 Document	Entered 08/3 Page 51 of 73		Desc Mai	<u>n</u>
26. H	av	e you been a party i	in any judicia	al or administra	ative proceeding under	any environmental la	aw? Include settlemen	ts and orders.	
<u> </u>	7	No -							
L	_	Yes. Fill in the details	S.		Court or agency		Nature of the case		Status of the
		Coop title			Ů,				case
		Case title			Court Name				Pending
									On appeal
		Case number			Number Street				Concluded
					City State	Zip Code			
Part 11	:	Give Details Ab	out Your E	Business or	Connections to Ar	ny Business			
27. V	/ith	nin 4 years before y	ou filed for b	ankruptcy, did	you own a business or	have any of the follo	wing connections to a	any business?	
		A sole proprieto	r or self-empl	oyed in a trade,	profession, or other activi	ity, either full-time or pa	art-time		
			•	company (LLC) or limited liability partner	rship (LLP)			
		A partner in a par		ing executive of	a corporation				
			_	_	y securities of a corporation	on			
·	1	No. None of the above	ve applies. Go	to Part 12.					
	1	Yes. Check all that ap	oply above an	d fill in the detail	s below for each business	S.			
					Describe the na	ature of the business		Identification numberial Security num	
		Business Name					EIN:		
		Number Street			Name of accou	ntant or bookkeeper		iness existed	
		City	State	Zip Code	—	mant of bookkeeper	From	То	
		S.i.y	Ciaio	Z.p 0000					
					Describe the na	ature of the business		Identification nu	
		Business Name					EIN:	,	
		Number Street			Name of accou	ntant or bookkeeper		iness existed	
		City	State	Zip Code			From	To	
					Describe the na	ature of the business		Identification nu	
							EIN:	olar Cocarry Hair	
		Business Name							
		Number Street			Name of accou	ntant or bookkeeper		iness existed	
		City	State	Zip Code			From	To	

Debtor		<u>l 08/81/146 Entered</u> 08/31/146 /1/2:/40: <u>05 Desc Main</u> cumente Page 52 of 73
		ve a financial statement to anyone about your business? Include all financial institutions,
	Yes. Fill In the details below.	Date issued
	Name	MM/DD/YYYY
	Number Street	
	City State Zip Code	
Part 12	Sign Below	
and	d correct. I understand that making a false statement, c	airs and any attachments, and I declare under penalty of perjury that the answers are true oncealing property, or obtaining money or property by fraud in connection with a isonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/31/2016	Date
✓	l you attach additional pages to Your Statement of Fina No Yes	nncial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did	you pay or agree to pay someone who is not an attorn	ey to help you fill out bankruptcy forms?
✓ Dio	I you pay or agree to pay someone who is not an attorned	ey to help you fill out bankruptcy forms?

Debtor 1 Derek Case 16-27955 Doc 1 Filed 08/81/166 Entered 08/81/166/162:40:05 Desc Main

Description Page 53 of 73

Additional Page

						_		
Q Within 1 v	voar hofore	you filed for bankrup	tev wara i	/AII a narti	, in anv lawenit	court action	or administrative i	araceedina?
J. V V I LI I I I I	year belole	you med for bankiup	icy, weie j	you a party	y iii aiiy lawouit	, court action,	or administrative	or occeaning :

	Nature of the case	Court or age	ncy		Status of the case
Case title Sterling Jewelers/Kay Jewelers v. Derek Thompson Case number 2015-M1-124673	Contract	Cook County Court Name 50 West Wasl Number Stree Illinois City	nington Stree	et	□ Pending□ On appeal✓ Concluded

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes:
- most student loans;
- domestic support and property settlement obligations;

Case 16-27955 Doc 1 Filed 08/31/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 08/31/16 12:40:05 Desc Main Page 55 of 73

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

B 203 (12/94)

In

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 58 of 73 UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

re	Derek Thompson		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
1.	DISCLOSURE OF CO			
	compensation paid to me within one year rendered or to be rendered on behalf of	ar before the filing of the pet	ition in bankruptcy, or agreed	to be paid to me, for services
	For legal services, I have agreed to acc	ept		\$4,000.0
	Prior to the filing of this statement I have	re received		\$500.0
	Balance Due			\$3,500.0
2.	The source of the compensation paid to	me was:		
	Debtor	Other (specify)		
3.	The source of the compensation paid to	me is:		
	Debtor	Other (specify)		
4.	I have not agreed to share the above members and associates of my law		with any other person unless th	hey are
	I have agreed to share the above-dismembers or associates of my law fithe people sharing in the compensation	irm. A copy of the agreeme		
5.	In return for the above-disclosed fee, I had a. Analysis of the debtor's financial bankruptcy;	_		· · ·
	b. Preparation and filing of any peti	tion, schedules, statements	of affairs and plan which may	be required;
	c. Representation of the debtor at the	ne meeting of creditors and	confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the debtor in a	dversary proceedings and d	other contested bankruptcy ma	atters;
6.	By agreement with the debtor(s), the about	ove-disclosed fee does not	include the following services:	
		CERTIFICATIO	DN .	
	certify that the foregoing is a complete sdebtor(s) in this bankruptcy proceedings.	statement of any agreement	t or arrangement for payment	to me for representation of
	8/31/2016		/s/ Jaime Torres	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main UNITED STATES BANKBURGO OF POURT Northern District of Illinois

In re:	Thompson, Derek	Case No.	
_	Debtor(s)		
		Chapter. Chapter13	
	VERIFICA	ATION OF CREDITOR MATRIX	
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their knowled	ge.
Date:	8/31/2016	/s/ Thompson, Derek	
		Thompson, Derek	

Signature of Debtor

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 60 of 73

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 61 of 73

NATIONSTAR MORTGAGE LL 350 HIGHLAND DR LEWISVILLE , TX 75067 USA

TOYOTA MOTOR CREDIT 1111 W 22ND ST STE 420 OAK BROOK , IL 60523 USA

EASY ACCEPT 3632 N Cicero Ave Chicago , IL 60641 USA

NORDSTM/TD PO Box 6565 Englewood , CO 80155 USA

FIRST SVG CC PO Box 5019 Sioux Falls , SD 57117 USA

Capital One Po Box 30281 Salt Lake Cty , UT 84130 USA

SYNCB/WALMAR PO BOX 965024 EL PASO , TX 79998 USA

DSNB MACYS 9111 Duke Blvd Mason , OH 45040 USA

TARGET/TD 1000 Nicollet Mall Minneapolis , MN 55403 USA

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS, SD 57107 USA

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS , SD 57107 USA

CHASE PO Box 15298 Wilmington , DE 19850 USA

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 62 of 73

City of Chicago - Dept of Finance - Water Division 333 S. State St. #410 Chicago , IL 60604 USA

Cook County Treasurer 118 N. Clark St. Room 112 Property Tax Chicago , IL 60602 USA

Cook County Clerk's Office 69 W. Washington, Suite 500 Chicago , IL 60602 USA

Quantum3 Group LLC Po Box 788 c/o Dharminder S. Sandhu Kirkland , WA 98083 USA

MERRICK BANK PO Box 660702 Dallas , TX 75266 USA

City of Chicago Department of Finance 333 South State Street Suite 330 Chicago , IL 60604 USA

Portfolio Recovery Associates, LLC c/o Laura White CCO 130 Corporate Blvd Norfilk , VA 23502 USA

US Department of Housing & Development 451 7th Street SW Washington , DC 20410 USA

City of Chicago Parking 121 N. LaSalle St # 107A Chicago , IL 60602 USA

Village of Rolling Meadows 3600 Kirchoff Rd Rolling Meadows , IL 60008 USA

Jackson Park Hospital 7531 S. Stony Island Ave Chicago , IL 60649 USA

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate

tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 500.00 toward the flat fee, leaving a balance due of \$ 3500.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$ 310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 08/31/2016

Debtor(s)

Signed:

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 69 of 73

16. What kind of debts do you have?	as "incurred by an individual No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily to obtain money for a busines investment. No. Go to line 16c. Yes. Go to line 17.	consumer debts? Consumer debt al primarily for a personal, family, business debts? Business debts is or investment or through the ope owe that are not consumer debts	are debts that you incurred to eration of the business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	paid that funds will be available No. Yes.		is excluded and administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			
For you	and correct. If I have chosen to file under Cha or 13 of title 11, United States Co proceed under Chapter 7.	apter 7, I am aware that I may produce. I understand the relief availab	y that the information provided is true ceed, if eligible, under Chapter 7, 11,12, le under each chapter, and I choose to
		ined and read the notice required	eone who is not an attorney to help me by 11 U.S.C. § 342(b).
		•	ates Code, specified in this petition.
		e can result in fines up to \$250,00	aining money or property by fraud in 00, or imprisonment for up to 20 years,
	* /s/ Derek Thompson	& X	
	Signature of Debtor 1	1	e of Debtor 2
	Executed on8/31/2016 MM / DD / Y	Execute	ed on MM / DD / YYYY

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 70 of 73

L Chalatana 4	D In		·	
Debtor 1	Derek First Name	Middle None	Thompson	
	riist name	Middle Name	Last Name	
Debtor 2	20) =: - () (Part H. A.		
(Spouse, ir ittii	^{ng)} First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
·			(State)	
Case number (If known)				
(II KIIOWII)				general and the second
Official	Form 106De	С		Check if this is a amended filing
		······	ebtor's Schedules	12 <i>1</i> ′
If two married	people are filing togethe	r, both are equally respons	ible for supplying correct information.	
property by fra 1519, and 3571	aud in connection with a l	oankruptcy case can result	in fines up to \$250,000, or imprisonment for u	ent, concealing property, or obtaining money on the concealing property, or obtaining money on the concease, or both. 18 U.S.C. §§ 152, 1341,
Part 1: Sig	n Below			
		one who is NOT an attorne	y to help you fill out bankruptcy forms?	
		one who is NOT an attorne	to help you fill out bankruptcy forms?	
Did you p		one who is NOT an attorne	to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's N	otice, Declaration, and
Did you p	pay or agree to pay some	one who is NOT an attorne		otice, Declaration, and
Did you p	pay or agree to pay some	one who is NOT an attorne	Attach Bankruptcy Petition Preparer's N	otice, Declaration, and
Did you p	pay or agree to pay some	one who is NOT an attorne	Attach Bankruptcy Petition Preparer's N	otice, Declaration, and
Did you p	pay or agree to pay some	one who is NOT an attorne	Attach Bankruptcy Petition Preparer's N	otice, Declaration, and
Did you p	pay or agree to pay some	one who is NOT an attorne	Attach Bankruptcy Petition Preparer's N	otice, Declaration, and

Signature of Debtor 2

MM/DD/YYYY

Date

that they are true and correct.

MM/DD/YYYY

★ Isl Derek Thompson Signature of Debtor 1

Date 8/31/2016

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 71 of 73

		ранктиртсу, ою уоч	give a плансіаї statemen	t to anyone about your business r include all illiancial institutions,
creditors, or other	parties.			
☑ No				
Yes. Fill in the d	letails below.			
			Date issued	
Name			MM/DD/YYYY	-
4-4-4			_	
Number Str	eet			
City	State	Zip Code	-	
	Olate	Zip Gode		
art 12: Sign Below	<i></i>			
	/s/ Derek Thomps			Signature of Debtor 2
Da	te 8/31/2016		V	Date
Did you attach addit	ional pages to Y	our Statement of Fi	nancial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
✓ No				
Yes				
Did you pay or agree	to pay someon	who is not an attor	rney to help you fill out ba	nkruptcy forms?
✓ No				
Yes. Name of pe	rson			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 72 of 73

In re:	Thompson, Derek	Case No					
_	Debtor(s)	Odd No.					
		Chapter.	Chapter13				
VERIFICATION OF CREDITOR MATRIX							
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowled						
Date:	8/31/2016	/s/ Thompson, Derek	Dula R				
		Thompson, Derek Signature of Debtor					

Case 16-27955 Doc 1 Filed 08/31/16 Entered 08/31/16 12:40:05 Desc Main Document Page 73 of 73

	16a. Fill in the state in which you live.	<u>s</u>				
	16b. Fill in the number of people in your household.					
	16c. Fill in the median family income for your state and size of househ To find a list of applicable median income amounts, go online us also be available at the bankruptcy clerk's office.	To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may				
17.	How do the lines compare?					
	17a. Line 15b is less than or equal to line 16c. On the top of page U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculated	e 1 of this form, check box 1, <i>Disposable income is not determined under 11 titon of Disposable Income</i> (Official Form 122C-2).				
	Trial and the second se	orm, check box 2, Disposable income is determined under 11 U.S.C. § cosable Income (Official Form 122C-2). On line 39 of that form, copy your				
Part	t3: Calculate Your Commitment Period Under 11 U.S.	.C. §1325(b)(4)				
18.	Copy your total average monthly income from line 11.		\$1,694.00			
19.	Deduct the marital adjustment if it applies. If you are married, you commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct p					
	19a. If the marital adjustment does not apply, fill in 0 on line 19a.		-\$0.00			
	19b. Subtract line 19a from line 18.		\$1,694.00			
20.	Calculate your current monthly income for the year. Follow these	steps:				
	20a. Copy line 19b.		\$1,694.00			
	Multiply by 12 (the number of months in a year).		x 12			
	20b. The result is your current monthly income for the year for this part	t of the form.	\$20,328.00			
	20c. Copy the median family income for your state and size of househo	old from line 16c.	\$49,741.00			
21.	How do the lines compare?					
	Line 20b is less than line 20c. Unless otherwise ordered by the couperiod is 3 years. Go to Part 4.	irt, on the top of page 1 of this form, check box 3, The commitment				
	Line 20b is more than or equal to line 20c. Unless otherwise ordere commitment period is 5 years. Go to Part 4.	ed by the court, on the top of page 1 of this form, check box 4, <i>The</i>				
art	4: Sign Below					
	By signing here, I declare under penalty of perjury that the information	tion on this statement and in any attachments is true and correct.				
	★ /s/ Derek Thompson	X				
	Signature of Debtor 1	Signature of Debtor 2				
	Date 8/31/2016	Date				
	MM/DD/YYYY	MM/DD/YYYY				
	If you checked 17a, do NOT fill out or file Form 122C-2. If you checked 17b, fill out Form 122C-2 and file it with this form. Or	n line 39 of that form, copy your current monthly income from line 14 above.				